REMARKS

This Application has been carefully reviewed in light of the Office Action mailed January 30, 2002. Claims 1-38 were pending in the Application and stand rejected. Applicants amend Claims 1, 11, 21, and 31.

Claim Rejections – 35 U.S.C. §103

The Examiner rejects Claims 1-6, 8-26, 28-34, and 36-38 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,729,693 to Holda-Fleck ("*Holda-Fleck*") in view of U.S. Patent No. 6,223,168 to McGurl, et al. ("*McGurl*"). In general *Holda-Fleck* discloses a system for automatically crediting a rebate to a customer over a telephone network. *Holda-Fleck*, Abstract. A primary advantage identified by *Holda-Fleck* is the automatic crediting of the rebate amount to a consumer's telephone bill. *Id.*, at col. 3, ll. 34-41. Thus *Holda-Fleck*, identifies a single method for delivering a rebate to a consumer.

McGurl discloses a system that facilitates electronic payments and, in particular, electronic funds transfer (EFT) of payments based on selections by users. *McGurl*, col. 2, ll. 50-64. In describing the system, *McGurl* contemplates users selecting between methods of disbursement, and identifies this as a selection between "whether the disbursement is desired by EFT or printed negotiable instrument." *Id.*, at col. 5, ll. 10-11. Thus, *Holda-Fleck* and *McGurl* teach away from a combination, since *Holda-Fleck* contemplates a single, automatic method for delivering a rebate while *McGurl* contemplates a user selecting between automatic and paper delivery of a payment. Therefore, the combination of these references is inappropriate.

However, even if the combination is appropriate, neither *Holda-Fleck* nor *McGurl*, alone or in combination, teach or suggest the ability to present multiple options of varying values as payment of a rebate to a consumer. Moreover, *Holda-Fleck* and *McGurl*, even when taken together, fail to teach or suggest all elements of Applicants' Claim 1 as amended, which recites:

10

A computer-based interface for facilitating rebate processing, the interface operable to:

receive authorization of a rebate request;

display rebate information retrieved from a remote rebate processing center, the rebate information comprising at least two disbursement options, a first one of the disbursement options having a first cash value to a recipient and a second one of the disbursement options having a second cash value to a recipient, the first cash value different than the second cash value; and

receive a selection of the disbursement options.

Also, Applicants' Claims 11, 21, and 31, as each are amended, include limitations similar to those of Claim 1 that are not taught or suggested by the cited references. Therefore, Applicants respectfully request reconsideration and withdrawal of the rejection to Claims 1, 11, 21, and 31 and their respective dependent Claims.

The Examiner rejects Claim 7, 17, 27, and 35 under 35 U.S.C. § 103(a) as being unpatentable over of *Holda-Fleck* in view of *McGurl* and further in view of U.S. Patent No. 6,052,675 issued to Checchio ("*Checchio*"). The Examiner introduces *Checchio* for the concept of using a credit card to cover costs that exceed a purchase credit. However, *Checchio* fails to introduce any of the elements of Applicants' independent claims that are not shown by *Holda-Fleck* or *McGurl*. Therefore, Applicants respectfully request reconsideration and withdrawal of the rejection to Claims 7, 17, 27, and 35, which depend from independent claims shown above to be allowable.
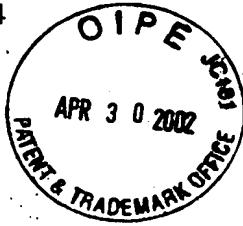
Conclusions

Applicants have made an earnest attempt to place this case in condition for allowance. For the foregoing reasons, and for other reasons clearly apparent, Applicants respectfully request full allowance of all pending Claims. If the Examiner feels that a telephone conference or an interview would advance prosecution of this Application in any manner, the undersigned attorney for Applicants stands ready to conduct such a conference at the convenience of the Examiner.

The Commissioner is hereby authorized to charge any other fees or credit any overpayment to Deposit Account No. 02-0384 of Baker Botts L.L.P.

Respectfully submitted,

BAKER BOTTS L.L.P.
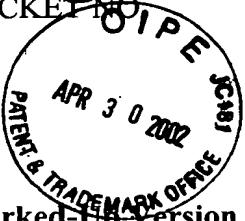Attorneys for Applicants

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Marked-Up Version of Specification and Claim Amendments

For the convenience of the Examiner, all claims have been presented whether or not an amendment has been made.

1.   A computer-based interface for facilitating rebate processing, the interface operable to:

receive authorization of a rebate request;

display rebate information retrieved from a remote rebate processing center, the rebate information comprising at least two disbursement options, **a first one of the disbursement options having a first cash value to a recipient and a second one of the disbursement options having a second cash value to a recipient, the first cash value different than the second cash value**; and

receive a selection of the disbursement options.

2.   The computer-based interface of Claim 1, further operable to:

display a plurality of product identifiers, wherein each of the product identifiers is associated with a product bearing a rebate;

receive purchase information from a user, wherein the purchase information identifies a purchased product associated with a selected one of the product identifiers; and

wherein the disbursement options are determined based on the purchase information.

3.   The computer-based interface of Claim 2, further operable to:

receive a search string; and

display the product identifiers responsive to the search string.

4.   The computer-based interface of Claim 1, wherein the rebate request comprises a request for a rebate on a purchased product, and the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit.

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5.   The computer-based interface of Claim 1, further operable to display status information, wherein the status information comprises a current status of a rebate transaction.

6.   The computer-based interface of Claim 1, further operable to:
display a plurality of products available to purchase using a credit associated with a selected one of the disbursement options;
receive purchase selections from the plurality of products; and
display a total price of the purchase selections.

7.   The computer-based interface of Claim 6, further operable to receive credit card information from the user if the total price exceeds the credit.

8.   The computer-based interface of Claim 1, wherein the interface comprises a site browser and further operable to display an additional site for purchasing products using a credit associated with a selected one of the disbursement options.

9.   The computer-based interface of Claim 1, wherein the disbursement options comprise a cash rebate and a credit voucher.

10.   The computer-based interface of Claim 1, wherein the credit voucher comprises a selected one of a retailer gift certificate, a manufacturer credit voucher, and a credit valid for an Internet purchase.

11.   A method for processing a rebate, comprising:
receiving authorization of a rebate request;
displaying rebate information retrieved from a remote rebate processing center, the rebate information comprising at least two disbursement options, **a first one of the disbursement options having a first cash value to a recipient and a second one of the disbursement options having a second cash value to a recipient, the first cash value different than the second cash value**; and
receiving a selection of the disbursement options.

12.   The method of Claim 11, further comprising:

displaying a plurality of product identifiers, wherein each of the product identifiers is associated with a product bearing a rebate;

receiving purchase information from a user, wherein the purchase information identifies a purchased product associated with a selected one of the product identifiers; and

receiving consumer information from the user; and

communicating the consumer information to the remote rebate processing center to initiate the rebate request.

13.   The method of Claim 12, further comprising:

receiving a search string; and

displaying the product identifiers responsive to the search string.

14.   The method of Claim 11, wherein the rebate request comprises a request for a rebate on a purchased product, and the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit.

15.   The method of Claim 11, further comprising displaying status information, wherein the status information comprises a current status of a rebate transaction.

16.   The method of Claim 11, further comprising:

displaying a plurality of products available to purchase using a credit associated with a selected one of the disbursement options;

receiving purchase selections from the plurality of products; and

displaying a total price of the purchase selections.

17.   The method of Claim 16, further comprising receiving credit card information from the user if the total price exceeds the credit.

18.   The method of Claim 11, further comprising linking to a site for purchasing products using a credit associated with a selected one of the disbursement options.

19.   The method of Claim 11, wherein the disbursement options comprise a cash rebate and a credit voucher.

20.   The method of Claim 11, wherein the credit voucher comprises a selected one of a retailer gift certificate, a manufacturer credit voucher, and a credit valid for an Internet purchase.

21.   A rebate processor, comprising:

a memory operable to store a promotion comprising at least two disbursement options**, a first one of the disbursement options having a first cash value to a recipient and a second one of the disbursement options having a second cash value to a recipient, the first cash value different than the second cash value**; and

a processor, operable to:

receive a rebate request;

match the rebate request to the promotion;

communicate an authorization of the rebate request, wherein the authorization comprises the disbursement options; and

receive a selection of the disbursement options.

22.   The rebate processor of Claim 21, wherein:

the promotion further comprises a first promotion identifier;

the rebate request comprises a second promotion identifier; and

the processor is further operable to match the rebate request to the promotion based on a comparison of the first promotion identifier and the second promotion identifier.

23.   The rebate processor of Claim 21, wherein the processor is further operable to:

receive purchase information from a consumer; and

identify the promotion based on the purchase information.

24.   The rebate processor of Claim 21, wherein the rebate request comprises a request for a rebate on a purchased product, and the disbursement options comprise a plurality of products related to the purchased product available to purchase using a rebate credit.

25.   The rebate processor of Claim 21, wherein the memory is further operable to store status information, wherein status information comprises a current status of the rebate request.

26.   The rebate processor of Claim 21, wherein the processor is further operable to:
communicate a product list, wherein the product list comprises a plurality of products available to purchase using a credit associated with a selected one of the disbursement options;
receive purchase selections from the product list; and
display a total price of the purchase selections.

27.   The rebate processor of Claim 26, wherein the processor is further operable to receive credit card information from the user if the total price exceeds the credit.

28.   The rebate processor of Claim 21, wherein the processor is further operable to communicate a location of a site for purchasing products using a credit associated with a selected one of the disbursement options.

29.   The rebate processor of Claim 21, wherein the disbursement options comprise a cash rebate and a credit voucher.

30.   The rebate processor of Claim 21, wherein the credit voucher comprises a selected one of a retailer gift certificate, a manufacturer credit voucher, and a credit valid for an Internet purchase.

31.   A method for processing a rebate, comprising:

receiving purchase information identifying a product bearing a rebate;

communicating the purchase information to a remote rebate processing center;

receiving rebate information describing the rebate from the remote rebate processing center, the rebate information comprising at least two disbursement options**, a first one of the disbursement options having a first cash value to a recipient and a second one of the disbursement options having a second cash value to a recipient, the first cash value different than the second cash value**; and

displaying the rebate information.

32.   The method of Claim 31, further comprising:

receiving consumer information from the user; and

communicating the consumer information to the remote rebate processing center to initiate a rebate request.

33.   The method of Claim 31, wherein the disbursement options comprise a list of products available to purchase using a rebate credit, wherein the list is determined based on the purchase information.

34.   The method of Claim 31, further comprising:

displaying a plurality of products available to purchase using a credit associated with a selected one of the disbursement options;

receiving purchase selections from the plurality of products; and

displaying a total price of the purchase selections.

35.   The method of Claim 34, further comprising receiving credit card information from the user if the total price exceeds the credit.

36.   The method of Claim 31, further comprising linking to a site for purchasing products using a credit associated with a selected one of the disbursement options.

37.   The method of Claim 31, wherein the disbursement options comprise a cash rebate and a credit voucher.

38.   The method of Claim 31, wherein the credit voucher comprises a selected one of a retailer gift certificate, a manufacturer credit voucher, and a credit valid for an Internet purchase.